

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William James Crammer  
 Kelly Joan Crammer  
 Debtors

Case No. 19-11514-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.  
 db/jdb

+William James Crammer, Kelly Joan Crammer, 1045 N. West End Blvd., Lot 375,  
 Quakertown, PA 18951-4150  
 14286522 +AT&T UNIVERSAL CARD/CITIBANK N.A., P.O. BOX 6241, SIOUX FALLS, SD 57117-6241  
 14286524 +BANK OF AMERICA N.A., 4909 SAVARESE CIRCLE FL 1, TAMPA, FL 33634-2413  
 14286542 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256  
 14286543 +Experian, P.O. Box 9701, Allen, TX 75013-9701  
 14286544 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002,  
 Allen, TX 75013-2002  
 14286545 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631  
 14286532 N.J. DIVISION OF TAXATION BANKRUPTCY SECTION, P.O. BOX 245, TRENTON, NJ 08695-0245  
 14286533 SALLIE MAE, P.O. BOX 3329, WILMINGTON, DE 19804  
 14286538 +TD BANK USA TARGET CARD SERVICES, P.O. BOX 1470, MINNEAPOLIS, MN 55440-1470  
 14286548 +Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: mwglaw@msn.com Mar 15 2019 03:30:44 MICHAEL W. GALLAGHER,  
 401 West Johnson Highway, Suite 4, East Norriton, PA 19401

tr +EDI: BBBFINKEL.COM Mar 15 2019 07:08:00 BONNIE B. FINKEL, Bonnie B. Finkel,  
 P.O. Box 1710, Cherry Hill, NJ 08034-0091  
 smg E-mail/Text: megan.harper@phila.gov Mar 15 2019 03:32:26 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 03:31:25  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 15 2019 03:32:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 15 2019 03:31:54 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14286523 EDI: BANKAMER.COM Mar 15 2019 07:08:00 BANK OF AMERICA, P.O. BOX 982238,  
 EL PASO, TX 79998  
 14286525 EDI: TSYS2.COM Mar 15 2019 07:08:00 BARCLAYCARD CARD SERVICES, P.O. BOX 8803,  
 WILMINGTON, DE 19899-8803  
 14286526 +EDI: CHASE.COM Mar 15 2019 07:08:00 CHASE BANK CARDMEMBERS SERVICES, P.O. BOX 15298,  
 WILMINGTON, DE 19850-5298  
 14286527 +EDI: CITICORP.COM Mar 15 2019 07:08:00 CITIBANK CUSTOMER SERVICE, P.O. BOX 6241,  
 SIOUX FALLS, SD 57117-6241  
 14286528 +EDI: TSYS2.COM Mar 15 2019 07:08:00 DSNB/MACYS, P.O. BX 8218, MASON, OH 45040-8218  
 14286529 EDI: CITICORP.COM Mar 15 2019 07:08:00 HOME DEPOT/CITIBANK N.A., P.O. BOX 6497,  
 SIOUX FALLS, SD 57117-6497  
 14286530 EDI: IRS.COM Mar 15 2019 07:08:00 INTERNAL REVENUE SERVICE, P.O. BOX 7346,  
 PHILADELPHIA, PA 19101-7346  
 14286531 +EDI: CBSKOHL.COM Mar 15 2019 07:08:00 KOHL'S DEPARTMENT STORE, P.O. BOX 3115,  
 MILWAUKEE, WI 53201-3115  
 14286531 +E-mail/Text: bncnotices@becket-lee.com Mar 15 2019 03:31:01 KOHL'S DEPARTMENT STORE,  
 P.O. BOX 3115, MILWAUKEE, WI 53201-3115  
 14286547 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 03:31:25 PA Department Of Revenue,  
 Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14286534 EDI: RMSC.COM Mar 15 2019 07:08:00 SYNCHRONY BANK/AMAZON PLCC, P.O. BOX 966015,  
 ORLANDO, FL 32896-5015  
 14286535 +EDI: RMSC.COM Mar 15 2019 07:08:00 SYNCHRONY BANK/BP DC, P.O. BOX 965024,  
 ORLANDO, FL 32896-5024  
 14286536 EDI: RMSC.COM Mar 15 2019 07:08:00 SYNCHRONY BANK/JCPENNEYS, P.O. BOX 965007,  
 ORLANDO, FL 32896-5007  
 14286537 EDI: RMSC.COM Mar 15 2019 07:08:00 SYNCHRONY BANK/SAMS CLUB, P.O. BOX 965005,  
 ORLANDO, FL 32896-5005  
 14286539 +EDI: USAA.COM Mar 15 2019 07:08:00 USAA SAVINGS BANK, 10750 MCDERMOTT,  
 SAN ANTONIO, TX 78288-1600  
 14286540 EDI: WFFC.COM Mar 15 2019 07:08:00 WELLS FARGO DEALER SERVICES, P.O. BOX 168048,  
 MAC T9017-026, IRVING, TX 75016-8048  
 14286541 +EDI: WFFC.COM Mar 15 2019 07:08:00 WELLS FARGO DEALER SERVICES, P.O. BOX 1697,  
 WINTERVILLE, NC 28590-1697

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14286546\* Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2019 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
MICHAEL W. GALLAGHER on behalf of Joint Debtor Kelly Joan Crammer mwglaw@msn.com,  
mwglawl@verizon.net  
MICHAEL W. GALLAGHER on behalf of Debtor William James Crammer mwglaw@msn.com,  
mwglawl@verizon.net  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>William James Crammer</b>	Social Security number or ITIN	<b>xxx-xx-6571</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Kelly Joan Crammer</b>	Social Security number or ITIN	<b>xxx-xx-3322</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter	<b>7 3/12/19</b>
Case number: <b>19-11514-jkf</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William James Crammer	Kelly Joan Crammer
2. All other names used in the last 8 years		
3. Address	1045 N. West End Blvd. Lot 375 Quakertown, PA 18951	1045 N. West End Blvd. Lot 375 Quakertown, PA 18951
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488 Email: <a href="mailto:mwglaw@msn.com">mwglaw@msn.com</a>
5. Bankruptcy trustee Name and address	BONNIE B. FINKEL Bonnie B. Finkel P.O. Box 1710 Cherry Hill, NJ 08034	Contact phone 856-216-1278 Email: <a href="mailto:finkeltrustee@comcast.net">finkeltrustee@comcast.net</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 3/13/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 7, 2019 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>3 Municipal Way, Public Hall, Langhorne, PA 19047</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/6/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	